

Certificate Number: 00301-PAM-DE-029393442

Bankruptcy Case Number: 12-06309



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 9, 2017, at 10:46 o'clock AM EDT, JOHN S KORINIS completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 9, 2017 By: /s/Shabonda Burch

Name: Shabonda Burch

Title: Certified Bankruptcy Counselor